

Table I.A.2.d(1997) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.1%	10.3%	14.1%	21.5%	37.0%	67.1%	12.4%	51.9%
Industry group								
Agric., fish., forest.	12.8%	11.2% *	12.7% *	20.7% *	18.7% *	32.8% *	11.9%	20.6% *
Mining	8.1%	0.0%	0.0%	0.0%	30.8% *	55.0%	0.0%	42.7% *
Construction	9.6%	7.7%	8.3%	14.6%	33.7%	21.4% *	8.1%	25.8%
Manufacturing	26.6%	6.6%	21.7%	25.3%	32.7%	61.3%	15.3%	44.0%
Transp., comm., util.	40.4%	13.6%	15.4% *	18.4%	26.7%	79.0%	14.1%	62.6%
Wholesale trade	25.5%	11.8%	18.1%	17.2%	29.4%	62.3%	14.3%	43.8%
Retail trade	34.9%	10.8%	11.3%	17.0%	30.8%	61.8%	12.1%	50.2%
Fin., ins., real est.	42.1%	11.7%	18.1%	21.5%	46.0%	77.2%	14.0%	64.1%
Services	22.9%	10.4%	13.1%	27.0%	43.9%	68.6%	12.4%	50.9%
Unknown	18.6% *	18.6% *	0.0%	0.0%	0.0%	0.0%	18.6% *	0.0%
Ownership								
For profit, incorporated	30.1%	10.1%	14.0%	19.4%	34.7%	68.6%	12.4%	53.5%
For profit, unincorporated	15.8%	10.3%	13.7%	27.3%	35.7%	58.0%	11.1%	44.7%
Nonprofit	25.0%	10.5%	13.8%	29.2%	45.5%	57.3%	14.0%	43.4%
Unknown	41.4%	16.1% *	61.0% *	28.6% *	40.6%	55.1%	20.5%	48.5%
Age of firm								
Less than 5 years	13.4%	11.4%	15.7%	19.0%	31.5%	30.2%	12.6%	25.3%
5-9 years	13.2%	9.2%	13.3%	21.7%	35.0%	49.5%	11.0%	33.2%
10-19 years	15.9%	9.9%	12.5%	17.7%	24.7%	77.0%	11.2%	40.4%
20 or more years	34.7%	9.8%	13.5%	22.6%	33.8%	80.2%	12.9%	58.8%
Unknown	47.6%	21.2% *	23.7%	24.9%	42.0%	57.0%	23.3%	50.5%
Multi/single status								
2 or more locations	49.9%	15.9% *	17.3%	19.1%	36.9%	67.1%	18.0%	54.2%
1 location only	13.2%	10.2%	13.6%	23.3%	37.8%	66.4%	11.9%	31.4%
Percent full-time employees								
Less than 25%	21.5%	8.7%	4.2% *	8.9% *	26.2%	68.4%	7.9%	41.3%
25-49%	32.5%	6.4%	9.0% *	9.8%	23.1%	72.2%	7.6%	54.2%
50-74%	23.8%	11.7%	8.4%	21.0%	36.5%	62.0%	11.3%	47.2%
75% or more	28.8%	10.4%	16.0%	23.6%	39.5%	66.9%	13.2%	53.0%
Union presence								
No union employees	24.2%	9.9%	13.6%	21.0%	36.0%	60.4%	12.0%	46.0%
Has union employees	58.2%	19.8% *	23.2%	30.8%	45.9%	86.0%	21.9%	74.4%
Unknown	52.0%	13.8%	16.2%	19.0% *	43.0%	80.7%	15.0%	73.6%
Percent low wage employees								
50% or more low wage	27.6%	10.2%	7.9%	12.0%	26.5%	72.1%	10.1%	44.2%
Less than 50% low wage	22.5%	10.0%	14.3%	22.8%	37.5%	74.7%	12.4%	49.1%
Unknown	50.5%	15.1%	18.9%	20.9%	45.0%	61.4%	16.3%	58.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.d(1997) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.50%	1.02%	0.83%	1.31%	0.98%	0.38%	0.74%
Industry group								
Agric., fish., forest.	3.64%	3.38% *	4.47% *	7.46% *	13.09% *	14.78% *	3.42%	6.77% *
Mining	1.99%	0.00%	0.00%	0.00%	13.81% *	14.06%	0.00%	14.47% *
Construction	1.04%	1.13%	2.21%	2.76%	6.74%	16.31% *	1.19%	3.52%
Manufacturing	1.37%	1.64%	2.69%	2.77%	2.77%	2.47%	2.02%	1.32%
Transp., comm., util.	2.59%	3.84%	5.42% *	4.54%	5.55%	3.84%	2.44%	3.42%
Wholesale trade	1.41%	2.08%	3.66%	1.77%	4.93%	4.34%	1.54%	2.60%
Retail trade	1.18%	1.41%	2.10%	1.32%	2.43%	2.14%	0.85%	1.74%
Fin., ins., real est.	1.66%	1.54%	4.46%	4.02%	3.53%	2.92%	1.56%	1.45%
Services	0.67%	0.70%	1.20%	1.74%	3.02%	1.27%	0.51%	1.62%
Unknown	6.36% *	6.36% *	0.00%	0.00%	0.00%	0.00%	6.36% *	0.00%
Ownership								
For profit, incorporated	0.53%	0.55%	1.22%	1.00%	1.58%	1.27%	0.58%	0.83%
For profit, unincorporated	1.19%	1.28%	2.84%	4.65%	4.70%	7.17%	1.09%	3.56%
Nonprofit	0.59%	1.65%	2.05%	2.25%	2.13%	3.29%	1.30%	2.18%
Unknown	2.97%	5.44% *	18.58% *	8.58% *	6.98%	2.54%	5.31%	3.46%
Age of firm								
Less than 5 years	0.91%	0.84%	4.08%	3.27%	6.23%	7.69%	1.07%	2.78%
5-9 years	1.11%	1.35%	2.52%	2.51%	7.78%	9.49%	1.29%	3.60%
10-19 years	1.34%	1.23%	2.37%	1.35%	3.81%	5.21%	1.06%	3.53%
20 or more years	1.19%	1.36%	1.57%	1.77%	1.49%	1.81%	0.79%	1.63%
Unknown	1.06%	8.37% *	2.54%	3.28%	1.87%	1.48%	2.47%	1.20%
Multi/single status								
2 or more locations	0.65%	5.21% *	2.50%	1.47%	1.45%	0.98%	1.97%	0.80%
1 location only	0.38%	0.51%	1.23%	0.93%	2.25%	9.30%	0.38%	1.29%
Percent full-time employees								
Less than 25%	2.68%	2.10%	1.56% *	3.46% *	2.47%	5.43%	1.39%	4.05%
25-49%	1.54%	1.54%	2.89% *	2.11%	3.54%	2.04%	1.32%	1.97%
50-74%	1.17%	1.32%	2.21%	2.48%	4.79%	3.79%	0.83%	2.01%
75% or more	0.42%	0.49%	1.21%	0.94%	1.43%	1.35%	0.44%	0.79%
Union presence								
No union employees	0.41%	0.48%	0.95%	0.82%	1.39%	1.23%	0.47%	0.70%
Has union employees	2.27%	5.98% *	5.26%	5.49%	5.57%	2.91%	3.06%	2.78%
Unknown	2.79%	2.95%	3.92%	6.48% *	7.04%	1.97%	2.67%	2.29%
Percent low wage employees								
50% or more low wage	1.55%	1.64%	2.00%	2.08%	3.09%	4.78%	1.03%	2.52%
Less than 50% low wage	0.54%	0.54%	1.16%	0.86%	1.77%	1.18%	0.43%	1.37%
Unknown	1.54%	1.63%	3.84%	3.72%	3.95%	1.62%	1.72%	1.75%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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